

Step 1

The Medicare Savings Program can put money back into your pocket.

The Medicare Savings Program can save people with Medicare up to \$1,062 each year. Lots of people have applied for this program and now receive \$1,062 more in their Social Security checks each year. Many people use the extra money to help pay for living expenses or prescription drugs.

But, many people who could get this money don't apply. Are you one of these people?

Step 2

Answer "YES" to three important questions.

1. Do you have or are you entitled to Medicare "Part A," also known as hospital insurance?

If you're not sure, look on your red, white and blue Medicare insurance

Step 2 *continued*

card. Or you can call Social Security toll-free at 1-800-633-4227 to ask. If you have or are entitled to Medicare Part A, go on to question #2 below because the Medicare Savings Program may pay the Medicare Part A and/or Part B premium for you.

2. Are you an individual with a monthly income of less than \$1,123* or a couple with a monthly income of less than \$1,505*?

3. Are you an individual with savings of \$4,000 or less or a couple with savings of \$6,000 or less?

Savings include things like money in a checking or savings account, stocks or bonds. When you are figuring out your savings, do NOT include your home, a car, burial plots, up to \$1,500 for burial expenses, or a limited amount in an irrevocable burial trust.

** Income limits for 2006 include a \$20 monthly income disregard. Income limits will change slightly in 2007.*

Step 3

Call to get more information.

Get the most out of Medicare by taking advantage of the Medicare Savings Program. It is very important to call if you think you qualify for any of these savings, even if you are not sure.

Call your nearest Department of Social Services office. You can find the phone number in your phone book. When you call, ask for a caseworker to discuss the Medicare Savings Program. Or call toll-free at 1-877-999-5612. Hearing-impaired people using TTY/TDD should call 1-877-486-2048. Or go online at: www.state.sd.us/social/medelig/medicare.

DSS Nondiscrimination Policy:

Department of Social Services (DSS) staff, programs and policies must not discriminate against clients or applicants for services because of race, color, sex, age, disability, religion and national origin. To file a complaint of discrimination write: DSS Division of Legal Services, 700 Governors Drive, Pierre, SD 57501-2291 or call: (605) 773-3305. If you have a question regarding program services, please contact your nearest DSS office.

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Application Assistance

The Senior Health Information and Insurance Education Program (SHIINE) has volunteers trained to assist you free of charge. Your local SHIINE volunteer would be happy to help you fill out your Medicare Savings Program application. These volunteers can also offer you counseling and assistance regarding Medicare.

A SHIINE volunteer can help with Medicare questions, Medicare supplemental insurance, long-term care insurance, Medicare+Choice options or even make a presentation to your local senior center. If you would like the help of the SHIINE program, call 1-800-536-8197.



Senior Health Information and Insurance Education
1-800-536-8197

You Could Save \$1,062

a year in
Medicare expenses



Department of Social Services
Medicare Savings Program

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